

UNITED STATES V. FE S. GARRETT
U.S.D.C. Case No. 08cr0918-L

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1 **S/A REYES:** Special Agent Ed Reyes and Cecilia -- what's
2 your last name?

3 **BRAGA:** BRAGA.

4 **S/A REYES:** BRAGA. It is approximately 1:00 p.m. on
5 August 6, 2003. We will be making an undercover contact to
6 Faye's Tax Service and Financial Services at 914 E. 8th Street,
7 Suite 213 or possibly 211, in National City.

8 [DRIVING IN CAR]

9 **UNIDENTIFIED SPEAKER:** Yeah. (Inaudible) not that great.
10 I come here all the time.

11 **UNIDENTIFIED SPEAKER:** Oh.

12 **UNIDENTIFIED SPEAKER:** (Inaudible) I really have to.

13 **UNIDENTIFIED SPEAKER:** (Inaudible) and [REDACTED]. And
14 just the check to Fe Garrett or how do you want me to --
15 (inaudible.)

16 [BACKGROUND NOISE]

17 **GREG:** Was yours a re-do or something?

18 **UNIDENTIFIED SPEAKER:** Uh-huh.

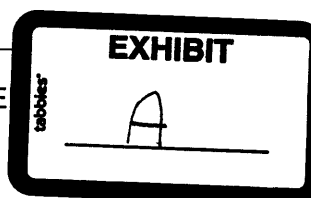
19 **GREG:** I don't see your --

20 **UNIDENTIFIED SPEAKER:** [REDACTED]?

21 **GREG:** I don't see yours here yet.

22 **UNIDENTIFIED SPEAKER:** No. You called me two days ago.
23 Mine was finished first before his.

24 **BRAGA:** Do you see mine? It's Vicente -- while you're
25 going through the file.



1 **GREG:** Huh. I don't have yours here.

2 **UNIDENTIFIED SPEAKER:** Oh. Don't tell me that. You
3 personally spoke to me and told me that if -- [REDACTED].

4 **GREG:** I don't know why it's not here.

5 **UNIDENTIFIED SPEAKER:** I didn't pick it up because I'm
6 waiting for ([REDACTED]?).

7 [LONG WAIT]

8 **UNIDENTIFIED SPEAKER:** Not there?

9 **GREG:** I don't know why.

10 **UNIDENTIFIED SPEAKER:** Yeah.

11 **GREG:** (Inaudible) something.

12 **UNIDENTIFIED SPEAKER:** (Inaudible.)

13 [LONG WAIT]

14 **GREG:** I don't know if there's a problem with yours or
15 what. I don't remember. I've been talking to so many people I
16 can't keep track of them all.

17 **UNIDENTIFIED SPEAKER:** When you called me you didn't say
18 anything, though, if there's a problem. (inaudible)

19 Is Fe coming back soon?

20 **GREG:** She should be here in a couple of hours.

21 **UNIDENTIFIED SPEAKER:** Oh, a couple of hours.

22 **GREG:** She takes long lunch.

23 **UNIDENTIFIED SPEAKER:** (Inaudible) good.

24 **GREG:** It's not here. Okay.

25 [LONG WAIT]



1 **GREG:** Is that Terasita?

2 **UNIDENTIFIED SPEAKER:** Uh-huh.

3 **GREG:** Okay. I don't why this is on hold for some reason.
4 I don't know why. I'll check with Fe before I can release it.
5 I don't know why it's here. But it's on hold. So I can't
6 release that until she tells me it's okay to release.

7 **UNIDENTIFIED SPEAKER:** I wonder why you called me.

8 **GREG:** I don't know. I don't know what the problem is.

9 **UNIDENTIFIED SPEAKER:** There's no note in there? And you
10 can't even call her, huh?

11 **GREG:** No. She can't -- she lost her darn cell phone. I
12 don't know where it went to. But at least I can get [REDACTED]
13 done. Yours is on hold until I find out what's the story on
14 that one. I don't know why. But she pulled the file for some
15 reason. I don't know. So I can't release it until I get her
16 okay.

17 **UNIDENTIFIED SPEAKER:** That's annoying.

18 **GREG:** I'm sorry about that. And probably will just be a
19 correct -- a matter of hours. I could probably give you a call
20 later on today. I just don't know why. But I can't reach her
21 on her phone until she gets back.

22 **UNIDENTIFIED SPEAKER:** (Inaudible) waiting for [REDACTED].

23 **GREG:** But it should be a matter of a couple of hours. I
24 can find out and then just give you the okay to come pick it
25 up. I just can't --



1 **UNIDENTIFIED SPEAKER:** (Inaudible.) You know, I just took
2 off work...

3 **GREG:** I know. I just can't release it until I find out
4 what's wrong. Maybe there's a typographical error or
5 something. I don't know what the problem is.

6 **UNIDENTIFIED SPEAKER:** Do you know a lot about -- you
7 know -- the -- the buying of homes -- the capital gain?

8 **GREG:** Like to make a profit on sale of your house?

9 **UNIDENTIFIED SPEAKER:** No. No. Mitch wants me to ask you
10 if you're less than two years in your house you can resell it.

11 **GREG:** That I don't know.

12 **UNIDENTIFIED SPEAKER:** (Inaudible)?

13 **GREG:** That is something Fe would have to tell you.

14 **UNIDENTIFIED SPEAKER:** Well, I hope you call me.

15 **GREG:** Like I said your file's in there. I don't know
16 why -- I don't know why it's pulled. And there's no note for
17 Fe so I don't know -- like I said once I get the okay from her
18 I release it. That's all. I'm sorry about that. But I want to
19 make sure everything's okay before you get your file
20 (inaudible).

21 **UNIDENTIFIED SPEAKER:** Yeah. Could you -- if you could --
22 because I'm buying a house and it's holding me up because of
23 that.

24 **GREG:** Okay. It should be sometime later today.

25 Okay. And you're Vicente, Cecilia?



1 **BRAGA:** Right there.

2 **GREG:** Yeah. Okay.

3 **BRAGA:** Is Fe working at home today?

4 **GREG:** No. She's going to be here later.

5 **BRAGA:** She was really busy. God, I was waiting for this
6 return for a while.

7 **GREG:** I know. It's probably going to be this way next
8 year too. We're just -- we're just getting saturated.

9 **BRAGA:** Is she pretty -- is she -- does she work at home
10 or something? Does she take some of these files home?

11 **GREG:** No. All this is done here. She -- sometimes
12 she'll sleep here just so she can get caught up.

13 **BRAGA:** You're kidding. You have a little cot back there.

14 **GREG:** I have a little cot. I also use our other office
15 sometimes as a -- as a penthouse. Because we -- it gets so
16 busy.

17 **BRAGA:** Well, because this is the real -- real estate
18 mortgage --

19 **GREG:** Yeah.

20 **BRAGA:** -- place; right?

21 **GREG:** It was. What the heck is this? She didn't give
22 you your copy? Oh, okay. Do you already have a copy of your
23 W-2s?

24 **BRAGA:** No. I -- I gave -- I gave it to --

25 **GREG:** You gave her everything. Okay. In other words



1 there's one missing so I'll go ahead and make a copy.

2 Okay.

3 Okay. Where's my --

4 **UNIDENTIFIED SPEAKER:** Hey, Greg, you don't have the
5 envelope, you know, with the address on the outside?

6 **GREG:** Yes. Let me -- let me get that stuff before you
7 go. As a matter of fact I need this -- I need to finish --
8 finalize before you take it with you. Just give me a second.

9 **UNIDENTIFIED SPEAKER:** I'll be back. I just need to stop
10 by and (inaudible).

11 **GREG:** Okay.

12 **BRAGA:** So I'm getting a refund?

13 **GREG:** Yes. That's your federal. Let me go ahead and put
14 this together for you. Okay?

15 **BRAGA:** So where do you guys do the -- the refinances --
16 here or at your house?

17 **GREG:** No. Right here. Everything's done here.

18 **BRAGA:** Can I actually have a couple of friends that want
19 to refinance but the interest rates are going up right now but
20 --

21 **GREG:** No. Actually they're starting to go down.

22 **BRAGA:** Are they starting to go down?

23 **GREG:** We just got word today from our lenders. That the
24 rates are starting to sweeten a little bit.

25 **BRAGA:** Oh, that's good.



1 **GREG:** So it's going to take a couple of weeks. They
2 they shot up so high so quick that it caught everybody off
3 guard but now I think they're going back down.

4 **BRAGA:** Because there's actually one of my friends that is
5 considering buying a brand new house in a brand new development
6 and they need to get a pre-approval letter --

7 **GREG:** Okay.

8 **BRAGA:** -- right away if they decide to. Is there -- is
9 there a phone number that I could give them to call Fe right
10 away?

11 [PHONE RINGING]

12 **GREG:** Yeah. Yeah. Let me get this here, just a second
13 here.

14 **BRAGA:** Okay.

15 [PHONE RINGING]

16 **GREG:** Garrett's Realty and Mortgage. Hello. Hi. How
17 are you? Ma'am, we have until the 15th of August, and she's
18 trying to get everybody taken care of even as we speak. But
19 it's going to take a couple more days. She has about 70 more
20 to go. Yes. I'm pretty sure it is. Well, I'm going -- I'm
21 going through the files right now. She just did bunch and it's
22 going to take me maybe another four or five hours for me to go
23 through them all. So if yours is one of them, I'll give you a
24 call right away. Okay? Okay. That's fine. Give me a call.
25 Give me -- if I don't call you today give me a call in a couple



1 of days. Okay. Bye.

2 **BRAGA:** Is this -- is this my return because --

3 **GREG:** No. That's your --

4 **BRAGA:** -- who -- who -- who is this person, this

5 (inaudible)?

6 **GREG:** Okay. Let me explain that in just a second.

7 Let me finish --

8 **BRAGA:** Okay. Okay.

9 **GREG:** -- doing this and get this together for you here.

10 This -- this -- oh, shoot. That's the wrong one.

11 **BRAGA:** This is great. I get a refund back. Last year I

12 had to pay.

13 **GREG:** There's no state. Okay. Oh, I see. Let me see

14 that just for a moment.

15 **BRAGA:** Okay.

16 **GREG:** Okay. That's the federal. (Inaudible) there's no

17 state. Okay. (Inaudible.) This is your copy here. Okay.

18 Anyway, this is your 2002.

19 **BRAGA:** Okay.

20 **GREG:** And your W-2 copy (inaudible).

21 **BRAGA:** (Inaudible.)

22 **GREG:** Okay. Just give me a moment and let me -- let me

23 finalize this real quick and I'll -- I can explain everything

24 to you.

25 **BRAGA:** I'm sorry. Okay.



1 **GREG:** Okay. So you're getting back 1,417 from state.

2 **BRAGA:** Okay.

3 **GREG:** And 1,396 from federal. Total expected is 2,813.

4 **BRAGA:** Great.

5 **GREG:** Okay. Add childcare. Okay. You had a question
6 about the childcare.

7 **BRAGA:** Yeah.

8 **GREG:** Okay.

9 **BRAGA:** Because my --

10 **GREG:** The --

11 **BRAGA:** -- my parents take care --

12 **GREG:** The -- oh, your parents were taking care?

13 **BRAGA:** Yeah. I didn't have any. I don't even know who
14 this person is.

15 **GREG:** Oh, I see. Okay. This is her -- this is her
16 loophole.

17 **BRAGA:** Her loophole?

18 **GREG:** Yeah. We're -- for getting you some money back
19 because otherwise you end up having to pay. Basically what the
20 federal government does, they have a rule that says if you have
21 a childcare provider -- and in living in San Diego, a lot of
22 them are illegal immigrants from Mexico. If they refuse to
23 give you a social security number you can state so on the form
24 that you tried to get a social and she refused to give it to
25 you and they do allow the child credit.



1 **BRAGA:** I won't get -- will I get in trouble for that?

2 **GREG:** No. Fe does this for everybody. This is -- this
3 is a normal thing she does.

4 **BRAGA:** Even though if it's not true?

5 **GREG:** Basically your parents were taking care of your
6 kids.

7 **BRAGA:** Yeah.

8 **GREG:** But if you try to do that you won't get a credit
9 for it and you'll -- you'll have to pay.

10 **BRAGA:** But I won't get in trouble. That's what you said.

11 **GREG:** No. No. Fe takes care of this. This is easy for
12 her to do.

13 **BRAGA:** Okay.

14 **GREG:** Because this is -- this is easily -- this is easy
15 to -- because basically what she has here --

16 **BRAGA:** Because she also has something else over here.

17 **GREG:** Yeah. I'll show you that in a second.

18 **BRAGA:** Okay.

19 **GREG:** It's right here. This is the -- this is the cover
20 for the loophole. Okay? This simply says, "I requested
21 childcare provider to furnish me her social security number" --
22 or -- or -- actually she wrote this backwards. It's supposed
23 to be TIN number, "and she refused to give me the information I
24 needed even though I asked so many times."

25 **BRAGA:** Okay.



1 **GREG:** This -- this -- this covers that. So you get your
2 deduction.

3 **BRAGA:** Okay.

4 **GREG:** And the next thing here is your -- this is your --
5 this is for your expenses for your work as a nurse.

6 **BRAGA:** I didn't have any. Really. I didn't have any. I
7 didn't give any. But --

8 **GREG:** As an RN you have them whether you know it or not.
9 You have to pay license fees. You have uniforms. What else do
10 you have to do? Sometimes you have to attend seminars.

11 **GREG:** And --

12 **BRAGA:** So she just -- she just estimated --

13 **GREG:** This -- this -- this estimates -- yeah -- what you
14 have to spend as a nurse. Okay. Because as a nurse you have
15 deductions in regards to (inaudible). You have to buy
16 uniforms, you have to get them dry cleaned, et cetera,
17 et cetera And this is her contributions to charity. You're
18 allowed to contribute up to five -- under \$5,000 without
19 receipts so that's why she --

20 **BRAGA:** Is that another loophole?

21 **GREG:** Yes.

22 **BRAGA:** Because I didn't donate anything.

23 **GREG:** Well, that doesn't matter. Okay? We do this
24 for -- we do this for the FBI as well. Okay. We have clients
25 who are FBI, sheriffs, deputy sheriff, you name it. Okay?



1 This is covered by the rule that says you can donate under
2 \$5,000 without a receipt. Anything over five -- anything over
3 \$5,000 you have to have an appraised value. So don't worry
4 about this. Again, this is another one of their loopholes that
5 we use.

6 **BRAGA:** Okay.

7 **GREG:** And that's your moving expenses that you had.

8 **UNIDENTIFIED SPEAKER:** Are you done with [REDACTED] stuff yet.
9 Sorry to bother you but I just --

10 **GREG:** Yeah. Let me get that out of here.

11 **UNIDENTIFIED SPEAKER:** They're just paging me.

12 **GREG:** Okay.

13 **BRAGA:** It's a lot more quiet in here than the last time I
14 was here.

15 **GREG:** Yeah. I get more every year. I get a lot of law
16 enforcement that come here every year.

17 **BRAGA:** Really?

18 **GREG:** Yeah. That's what I do.

19 **BRAGA:** This is my first time actually since I came from
20 the Bay Area.

21 **UNIDENTIFIED SPEAKER:** (Inaudible) where did you put it?

22 **GREG:** Oh, here it is.

23 **UNIDENTIFIED SPEAKER:** Sorry. I'm just rushing you.

24 **GREG:** No problem. Okay. No, but most nurses end up
25 getting screwed every year because they have to file -- they're



1 told to file short forms but they're not homeowners. And you
2 never do that. Because as a nurse you always have deductions
3 every year.

4 **BRAGA:** Oh.

5 **UNIDENTIFIED SPEAKER:** When can we start booking an
6 appointment for next year?

7 **GREG:** Day after Christmas.

8 **UNIDENTIFIED SPEAKER:** Day after Christmas?

9 **BRAGA:** So you have to start booking your appointment that
10 early?

11 **UNIDENTIFIED SPEAKER:** Yeah. Because that's why I'm
12 late.

13 **BRAGA:** Yeah. Same here. I was getting worried because
14 my extension's on the 15th.

15 **UNIDENTIFIED SPEAKER:** I don't even know when my extension
16 is.

17 **GREG:** Same thing. 15th. But we normally extend anywhere
18 from seven to nine hundred people a year.

19 **BRAGA:** Oh, my. Fe does all of this stuff?

20 **GREG:** Actually my -- my son does. My older son, Tony.

21 **BRAGA:** He helps?

22 **GREG:** Yeah. My oldest son does too but he's -- he's got
23 his own business going so he can only do this part time.

24 **BRAGA:** Oh. I think I talked to your son. I don't
25 remember which --



1 **GREG:** Mike?

2 **BRAGA:** Yeah. I think maybe Mike.

3 **UNIDENTIFIED SPEAKER:** I hope Fe pays you.

4 **GREG:** Oh, I get by -- I get little goodies once in a
5 while. Mostly free trips to the Philippines, jewelry, that
6 kind of thing, so it all works out in the end.

7 Okay. This is all set to go. Just have them sign
8 where I put the red ink marks and date it and then send it in.
9 And then on this copy -- according to Fe, just tell him next
10 will be a very good refund next year. This year, according to
11 her, the way H&R Block does their taxes, he was supposed to pay
12 a total of \$8,469 in taxes for both federal and state.

13 **UNIDENTIFIED SPEAKER:** How much total?

14 **GREG:** \$8,469.

15 **UNIDENTIFIED SPEAKER:** Uh-huh.

16 **GREG:** But next year according to Fe he'll get a good --
17 he'll get a better refund than what he's getting now. Okay.
18 All right. This is all set to go.

19 **UNIDENTIFIED SPEAKER:** Thank you very much. So call me.
20 Okay? I'll be waiting for your call.

21 **GREG:** I sure will. Okay. And on yours, 1,396 federal;
22 1,417 state; for a grand total of \$2,813. Okay. So if you do
23 have any problems just give Fe a call. And she will take care
24 of it for you.

25 **BRAGA:** Okay. And what time is she here?



1 **GREG:** Probably not for another couple of hours
2 (inaudible) she stays there all day. She likes to chat too
3 much.

4 **BRAGA:** I know the last time I was here we were talking
5 for a long time and I didn't even have an appointment.

6 **GREG:** I know.

7 **BRAGA:** Okay. So do you have a number that I can call her
8 when -- if I have any questions? How much do I owe?

9 **GREG:** Let's see, right there, 225.

10 **BRAGA:** 225.

11 **GREG:** Okay.

12 **BRAGA:** Can I get a receipt? Because this is cash.

13 **GREG:** Sure.

14 **BRAGA:** Two hundred twenty -- is that the normal cost?

15 **GREG:** Oh, actually --

16 **BRAGA:** So much.

17 **GREG:** No. Actually we're cheaper than H&R Block.

18 **BRAGA:** Oh, really?

19 **GREG:** They charge \$25 to \$30 per W-2. In addition to
20 anything else they do. So we're actually -- she's actually
21 cheaper. Okay. She bases -- her fees are based on your annual
22 income, not on how much money you get back.

23 **BRAGA:** Oh, okay. And based on my what? My income
24 and --

25 **GREG:** Your annual income.



1 **BRAGA:** And how much money I get back? No.

2 **GREG:** No. We don't base it on your refund.

3 **BRAGA:** Okay.

4 **GREG:** It's based upon how much you make during the course
5 of the year.

6 **BRAGA:** Okay. So just call her here. This is -- this is
7 the same one.

8 **GREG:** Yeah, the number where I circled. yeah.

9 **BRAGA:** Okay.

10 Where's the other lady? The one --

11 **GREG:** Oh, the older lady that was here before?

12 **BRAGA:** Uh-huh.

13 **GREG:** She's gone now.

14 **BRAGA:** Oh, she's gone?

15 **GREG:** She -- she quit right after the 15th.

16 **BRAGA:** After April 15th?

17 **GREG:** Actually -- actually she -- you know, we had to
18 bring her back two days later for some help but then after that
19 she was gone, but she's normally here for four or five months
20 out of the year and she's really -- she's really a help.

21 **BRAGA:** She's really nice. She just -- she just doesn't
22 want to work anymore or --

23 **GREG:** Well, her husband -- her husband passed away years
24 ago, and she's Fe's oldest friend here in San Diego so --

25 **BRAGA:** Oh.



1 **GREG:** She just kind of gave her a job. So now she helps
2 us as a file clerk. And we really need it during the course of
3 the tax season.

4 **BRAGA:** Yeah. You have this office; that office over
5 there too?

6 **GREG:** Uh-huh. Uh-huh.

7 **BRAGA:** What's that office for?

8 **GREG:** Right now it's a -- it's a storage area.

9 **BRAGA:** Oh, storage.

10 **GREG:** We just use it for paperwork.

11 **BRAGA:** For all the copies of tax returns?

12 **GREG:** Well, not tax because that's in the computer but
13 we use it for real estate.

14 **BRAGA:** Oh, real estate.

15 **GREG:** Yeah.

16 **BRAGA:** The first time when I came here I went to that
17 one.

18 **GREG:** Yeah. That's why I had a little sign made up. All
19 righty.

20 **BRAGA:** Okay. Great. Thank you so much. So I save this
21 for next year or no? You guys have --

22 **GREG:** The one that's -- the one that had the envelopes
23 you mail in and the ones that are here.

24 **BRAGA:** Okay.

25 **GREG:** Basically this right here is a comparison between



1 the way Fe does taxes and H&R Block.

2 **BRAGA:** So this is --

3 **GREG:** If this was -- if this was H&R Block doing your
4 taxes you would end up paying \$3,534 to IRS.

5 **BRAGA:** Oh, God.

6 **GREG:** State you would only be getting -- let me see here.
7 And then you had to pay the state \$87. So --

8 **BRAGA:** Wow. That's a big difference.

9 **GREG:** Yeah.

10 **BRAGA:** That's because of all the loopholes she put in.

11 **GREG:** You know what? I'm just going to have to give this
12 to you for 220 even because I don't have any change.

13 **BRAGA:** Okay.

14 **GREG:** So just hold on to that.

15 **BRAGA:** You want to change this then?

16 **GREG:** I'll just make a little notation on there.

17 **BRAGA:** Okay.

18 I talked to your daughter, Dulce.

19 **GREG:** Yeah.

20 **BRAGA:** A lot.

21 **GREG:** Oh, yeah.

22 **BRAGA:** It seems like she was here the most.

23 **GREG:** Yeah. She is.

24 **BRAGA:** I'd call and she would say something like all you
25 guys are sleeping. Because you guys are working late



1 and -- but does she work here every day?

2 **GREG:** Yeah. She's our loan processor.

3 **BRAGA:** Oh, so she doesn't do anything with the tax. It's
4 just your sons --

5 **GREG:** No.

6 **BRAGA:** -- and --

7 **GREG:** No. It's basically my sons, me and Fe and that's
8 it.

9 **BRAGA:** Oh.

10 **GREG:** Let me give you this back.

11 **BRAGA:** So are you the lucky one that doesn't have to help
12 prepare these or --

13 **GREG:** No. Actually we all have to. We all have to help
14 out so we're all here -- I'm here maybe 18, 19 hours a day.

15 **BRAGA:** Oh, my gosh.

16 **GREG:** So -- well, it's a lot you know (inaudible) more
17 than 2000 clients a year so it's a big headache.

18 **BRAGA:** Oh, yeah. When Dulce was telling me I think she
19 said that -- that Fe had 500 to 700 more to go. I go, "And
20 she's doing this by herself?"

21 **GREG:** No. Actually, like I said, I have my son here
22 helping her.

23 **BRAGA:** That's Mike and Tony?

24 **GREG:** Yeah.

25 **BRAGA:** They're -- they also --



1 **GREG:** Well, Mike -- Mike --

2 **BRAGA:** -- help her prepare?

3 **GREG:** Mike -- Mike is licensed -- basically Mike and I
4 just put them together.

5 **BRAGA:** And put them in the --

6 **GREG:** But Tony's licensed to -- to -- to do the tax,
7 along with his mom so --

8 **BRAGA:** Oh, okay.

9 **GREG:** So he's doing them with her and between the two of
10 them they get saturated. And it's going to get worse next
11 year, I know it because I'm going to have a lot more. Like I
12 said, I got a lot more FBI coming in, a lot more police, a lot
13 more correctional guards that work over at Otay prison. We get
14 the prisons, we get the bus drivers, we get the nurses, we get
15 the cops.

16 **BRAGA:** Oh, my God. I'm already kind of scared with all
17 this stuff here.

18 **GREG:** No. Don't be.

19 **BRAGA:** And then, but they know that too and they're not
20 scared? No.

21 **GREG:** We do this for everybody.

22 **BRAGA:** Oh, wow.

23 **GREG:** It's something that can be -- it's defensible, that
24 Fe can -- Fe can --

25 **BRAGA:** So if I get audited she'll -- she'll be right



1 there?

2 **GREG:** Yeah. Yeah. So it's not a problem.

3 **BRAGA:** Okay. Okay. Okay. That sounds good. All right.
4 Well, thank you very much. I appreciate it. This was my first
5 time here and it was pleasant. I just have to know to make my
6 appointment way in advance.

7 **GREG:** Yeah. Give me a call the day after Christmas.

8 **BRAGA:** Okay. That sounds good.

9 **GREG:** And what we'll do is -- if you don't have your
10 paperwork in on time we can guestimate when it will arrive and
11 tack on a couple of days for your appointment.

12 **BRAGA:** Okay.

13 **GREG:** But if you wait for your paper to come in, I'll be
14 seeing you in August next year.

15 **BRAGA:** Okay. All right. Well, thank you very much. I
16 appreciate it.

17 **GREG:** You're welcome.

18 **BRAGA:** Bye. Nice to meet you.

19 [LEAVING LOCATION]

20 **S/A REYES:** This is Special Agent Ed Reyes. We will be
21 concluding -- we have concluded our undercover contact with
22 Faye's Tax Service and Financial Services. It is August 6,
23 2003, at approximately 1:47 p.m., and I will be turning the
24 recorder off.

25 (Conclusion of Recorded Material.)



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